

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Edison M Dizon, Jr.  
Roselaine O Dizon**Case No.: **18-12203**Judge: **Christine M. Gravelle**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

May 12, 2020☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BCT Initial Debtor: EMD Initial Co-Debtor ROD

### Part 1: Payment and Length of Plan

a. The debtor have paid to date 35,870.00 and shall pay 1,342.00 Monthly to the Chapter 13 Trustee, starting on 6/1/2020 for approximately 33 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Albert Russo	Administrative	per statute
Bruce C. Truesdale	Attorney Fees	2,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America, N.A.	1 Madison Street, Somerville, New Jersey 08876	50,285.90 (post-petition, per 1/28/2020 Court Order)	0.00%	50,285.90	Per mortgage note

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Thrift Investment\*

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Internal Revenue Service*	Personal Property	4,470.73

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **February 2018**

Explain below **why** the plan is being modified:

**May 2020**

**Court Order entered on 1/28/2020 curing post petition mortgage arrears through the plan**

Explain below **how** the plan is being modified:

**May 2020**

**Part 4 amended to include cure per Court Order.**

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **May 12, 2020**

/s/ Edison M Dizon, Jr.

**Edison M Dizon, Jr.**

Debtor

Date: **May 12, 2020**

/s/ Roselaine O Dizon

**Roselaine O Dizon**

Joint Debtor

Date: **May 12, 2020**

/s/ Bruce C. Truesdale

**Bruce C. Truesdale**

Attorney for the Debtor(s)

## Certificate of Notice Page 7 of 8

United States Bankruptcy Court  
District of New JerseyIn re:  
Edison M Dizon, Jr.  
Roselaine O Dizon  
DebtorsCase No. 18-12203-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 54

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db #+Edison M Dizon, Jr., 1 Madison St., Somerville, NJ 08876-2615  
jdb #+Roselaine O Dizon, 1 Madison St., Somerville, NJ 08876-2615  
517315440 +AllianceOne Receivables Management, Inc., 6565 Kimball Drive, Suite 200,  
Gig Harbor, WA 98335-1206  
517315441 +American Home Shield, PO Box 849, Carroll, IA 51401-0849  
517315442 +Attorney General of the United States, Department of Justice,  
Constitution Ave and 10th St. NW, Washington, DC 20530-0001  
517826930 +Bank of America, 16001 N Dallas Pkwy, Addison TX 75001-3311  
517315443 +Bank of America, PO Box 962238, El Paso, TX 79996  
517450049 CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517315446 +CBA collection Bureau, 25954 Eden Landing Road, Hayward, CA 94545-3837  
517412187 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517315447 +Collection Bureau of America, 25954 Eden Landing Rd., Hayward, CA 94545-3837  
517315450 +Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759  
517315451 First Bankcard, PO Box 3331, Omaha, NE 68103-0331  
517315454 IC System Inc, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378  
517826931 +KML Law Group PC, 216 Haddon Ave, Collingswood NJ 08108-1120  
517315458 Lawn Dr Bridgewater, c/o Bureau of Accounts Control, 3601 Route 9 N,  
Howell, NJ 07731-3395  
517493392 +Mid Jersey Endodontic Group, Att: Jerome O'Brien, POB 505, West Caldwell, NJ 07007-0505  
517315463 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099  
517315464 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
517315465 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,  
One Newark Center, Suite 1500, Newark, NJ 07102-5224  
517315467 Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164  
517315469 +Professional Account Management, LLC, PO Box 3032, Milwaukee, WI 53201-3032  
517315470 +QCS, PO Box 4699, Petaluma, CA 94955-4699  
517315471 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
517315472 +Rickart Collection Systems, Inc, 575 Milltown Road, PO Box 7242,  
North Brunswick, NJ 08902-7242  
517315473 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
517315474 +Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
517315475 +Thrift Investment, P.O. Box 538, Fords, NJ 08863-0538  
517315476 +Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov May 15 2020 22:51:59 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517337504 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM May 15 2020 22:51:32  
Americredit Financial Services, Inc., dba GM Financial, PO Box 183853,  
Arlington, TX 76096  
517315439 E-mail/Text: aacbankruptcynotice@affiliated.org May 15 2020 22:52:18  
Affiliated Acceptance Corporation, PO Box 790001, Sunrise Beach, MO 65079-9001  
517315444 +E-mail/PDF: resurgentbknofications@resurgent.com May 15 2020 22:58:18 Cach LLC,  
c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269  
517315445 E-mail/Text: cms-bk@cms-collect.com May 15 2020 22:51:35 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
517315448 +E-mail/Text: ering@cbhv.com May 15 2020 22:51:54 Collection Bureau of the Hudson Valley,  
PO Box 3495, Toledo, OH 43607-0495  
517315453 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM May 15 2020 22:51:32 GM Financial,  
PO Box 181145, Arlington, TX 76096-1145  
517315449 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 15 2020 22:51:23 District Director of the IRS,  
955 S. Springfield Avenue, Springfield, NJ 07081  
517315456 E-mail/Text: JCAP\_BNC\_Notices@jcap.com May 15 2020 22:52:07 Jefferson Capital Systems,  
16 Mcleland Road, Saint Cloud, MN 56303  
517315457 +E-mail/Text: bncnotices@becket-lee.com May 15 2020 22:51:15 Kohls/Capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
517450052 E-mail/PDF: MerrickBKNofications@Resurgent.com May 15 2020 22:58:46 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517315460 +E-mail/PDF: MerrickBKNofications@Resurgent.com May 15 2020 22:57:15 Merrick Bank Corp,  
10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977  
517315461 +E-mail/Text: bankruptcydpt@mcmcg.com May 15 2020 22:51:58 Midland Funding,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
517369217 +E-mail/Text: bankruptcydpt@mcmcg.com May 15 2020 22:51:58 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517315462 +E-mail/Text: bankruptcy@ncaks.com May 15 2020 22:51:09 National Credit Adjusters,  
PO Box 3023, 327 W 4th Street, Hutchinson, KS 67501-4842  
517333554 E-mail/PDF: cbp@onemainfinancial.com May 15 2020 22:57:16 ONEMAIN, PO BOX 3251,  
EVANSVILLE, IN. 47731-3251

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 54

Date Rcvd: May 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517315466 +E-mail/PDF: cbp@onemainfinancial.com May 15 2020 22:57:18 OneMain Financial\*,  
Bankruptcy Dept, P.O. Box 6042, Sioux Falls, SD 57117-6042  
517315468 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 16 2020 10:20:46  
Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502  
517404807 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 16 2020 10:20:46  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (USA), N.A., POB 41067,  
Norfolk VA 23541  
517405401 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 16 2020 10:20:46  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517405402 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 16 2020 10:20:46  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517315477 +E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:51:59 United States Attorney,  
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527  
517446892 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 15 2020 23:09:40 Verizon,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517441422 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 15 2020 23:10:05 Verizon,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517460352\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., DBA GM Financial,  
P.O. Box 183853, Arlington, TX 76096)  
517315455\* +Internal Revenue Service\*, P.O. Box 7346, Philadelphia, PA 19101-7346  
517315452 ###First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220, Minneapolis, MN 55430-2162  
517315459 ###MCCS, 761 Middle Country Road Suite 5, Selden, NY 11784-2550  
TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Bruce C. Truesdale on behalf of Joint Debtor Roselaine O Dizon brucectruesdalepc@gmail.com,  
bctpccef@gmail.com;r49787@notify.bestcase.com  
Bruce C. Truesdale on behalf of Debtor Edison M Dizon, Jr. brucectruesdalepc@gmail.com,  
bctpccef@gmail.com;r49787@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7